

Form csnodsc – ntcscslsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 20-11689-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jose Ramon Rodriguez
662 Elizabeth Street
Perth Amboy, NJ 08861

Social Security No.:

xxx-xx-4942

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: October 2, 2024

JAN: mmf

Jeanne Naughton
Clerk

In re:
Jose Ramon Rodriguez
Debtor

Case No. 20-11689-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 02, 2024

User: admin
Form ID: cscnodsc

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2024:

Recip ID	Recipient Name and Address
db	+ Jose Ramon Rodriguez, 662 Elizabeth Street, Perth Amboy, NJ 08861-2834
cr	+ QUICKEN LOANS INC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 02 2024 21:06:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 02 2024 21:06:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518690756	+ Email/Text: smacknowski@msscuso.com	Oct 02 2024 21:06:00	Aspire Federal Credit Union, Attn: Bankruptcy, 67 Walnut Ave, Ste 401, Clark, NJ 07066-1696
518690760	Email/Text: bankruptcy@bbandt.com	Oct 02 2024 21:05:00	BB&T, Attn: Bankruptcy, Po Box 1847, Wilson, NC 27894
518690758	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 02 2024 21:04:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
518690757	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 02 2024 21:04:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
518777279	+ Email/Text: mortgagebkcorrespondence@bofa.com	Oct 02 2024 21:06:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518690759	+ Email/Text: BarclaysBankDelaware@tsico.com	Oct 02 2024 21:05:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518690762	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 02 2024 21:25:38	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518690763	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 02 2024 21:09:11	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518690764	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 02 2024 21:08:25	Citibankna, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518761467	Email/Text: BNCnotices@dcmsservices.com	Oct 02 2024 21:05:00	Emergency Physician Associate N. Jersey PC, PO Box 1123, Minneapolis MN 55440-1123
518690765	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Oct 02 2024 21:04:00	HSBC Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013
518800901	^ MEBN	Oct 02 2024 21:00:55	HSBC Bank USA, N.A., 2929 Walden Ave C17, Attn:Business Services, Depew, NY 14043-2690
518800598	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 02 2024 21:06:00	Jefferson Capital Systems LLC, Po Box 7999,

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Oct 02, 2024

Form ID: cscnodsc

Total Noticed: 38

			Saint Cloud Mn 56302-9617
518690761	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 02 2024 21:08:10	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518733366	+ Email/Text: RASEBN@raslg.com	Oct 02 2024 21:05:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518792113	Email/PDF: resurgentbknofications@resurgent.com	Oct 02 2024 21:09:01	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518690766	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Oct 02 2024 21:05:00	Nissan Motor Acceptance, Attn: Bankruptcy, Po Box 660366, Dallas, TX 75266-0366
518751804	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Oct 02 2024 21:05:00	Nissan Motor Acceptance Corporation, PO Box 9013, Addison, TX 75001-9013
519749425	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 02 2024 21:08:35	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519749426	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 02 2024 21:08:08	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518801596	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 02 2024 21:08:43	Portfolio Recovery Associates, LLC, c/o JET BLUE, POB 41067, Norfolk, VA 23541
518801298	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 02 2024 21:08:35	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
518733548	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 02 2024 21:06:00	QUICKEN LOANS INC., QUICKEN LOANS INC., BANKRUPTCY TEAM, 635 WOODWARD AVE., DETROIT MI 48226-3408
518690767	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 02 2024 21:06:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
518690768	^ MEBN	Oct 02 2024 20:59:56	Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
518690769	+ Email/Text: OpsEscalations@RocketLoans.com	Oct 02 2024 21:05:00	Rocket loans, Attn: Bankruptcy, 1274 Library St, Detroit, MI 48226-2256
518701707	Email/Text: bankruptcy@bbandt.com	Oct 02 2024 21:06:00	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
518690772	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 02 2024 21:09:17	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518690770	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 02 2024 21:09:00	Syncb/ccdstr, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518690771	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 02 2024 21:08:55	Syncb/google, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518801348	+ Email/PDF: ebn_ais@aisinfo.com	Oct 02 2024 21:08:15	Synchrony Bank, c/o AIS InfoSource, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518690773	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 02 2024 21:08:41	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518690774	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 02 2024 21:09:11	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518720234	+ Email/Text: tdebn@credbankserv.com	Oct 02 2024 21:05:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849

TOTAL: 36

BYPASSED RECIPIENTS

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Oct 02, 2024

Form ID: cscnodsc

Total Noticed: 38

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Paola D. Vera	on behalf of Debtor Jose Ramon Rodriguez pvera@cabanillaslaw.com bankruptcy@cabanillaslaw.com;r64840@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5